Financial Aid

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Call Center Hours: Monday - Thursday, 8:30 a.m.-5 p.m.; Friday, 8:30 a.m.-4:30 p.m.
Reception Desk Hours: Monday - Thursday, 8 a.m.-5 p.m.; Friday, 8 a.m.-4:30 p.m.

- Additional Information (http://catalog.towson.edu/undergraduate/financial-information/financial-aid/additional-information)
- Important: Aid May Change (http://catalog.towson.edu/undergraduate/financial-information/financial-aid/important-aid-may-change)
- Satisfactory Academic Progress (SAP) (http://catalog.towson.edu/undergraduate/financial-information/financial-aid/satisfactory-academic-progress-sap)
- Special Conditions (http://catalog.towson.edu/undergraduate/financial-information/financial-aid/special-conditions)
- Student Eligibility (http://catalog.towson.edu/undergraduate/financial-information/financial-aid/student-eligibility)
- TEACH Grant (http://catalog.towson.edu/undergraduate/financial-information/financial-aid/teach-grant)
- Verification (http://catalog.towson.edu/undergraduate/financial-information/financial-aid/verification)

Towson University offers scholarships, grants, loans and work-study programs. These programs are funded by the U.S. Department of Education, the state of Maryland and Towson University. Financial aid may be non-need based or need-based. Eligibility for non-need based aid, such as scholarships, is based on academic or other achievements. Need based aid helps students to pay the difference between the cost of education and the amount that they (and their parents, if they are dependent students) can contribute.

Financial need is determined by the following formula:

- Cost of Education
- Expected Family Contribution (EFC) from your FAFSA data
- Outside Resources (scholarships, etc.)
= Financial Need

Many aid programs require students to complete the Free Application for Federal Student Aid (FAFSA). The U.S. Department of Education calculates your EFC from your FAFSA data using a formula that considers factors such as income, certain assets, family size and number of family members in college.

The cost of education includes direct TU costs such as tuition, fees and on-campus room and board charges as well as indirect costs such as transportation and personal expenses and off-campus room and board charges.

### Estimated Costs For Undergraduate Students

<table>
<thead>
<tr>
<th>Tuition Type</th>
<th>In-State (On or Off-Campus Housing)</th>
<th>Out-of-State (On or Off-Campus Housing)</th>
<th>With Parents (In-State)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/Fees ²</td>
<td>$10,198 ²</td>
<td>$24,334 ²</td>
<td>$10,198 ²</td>
</tr>
<tr>
<td>Room/Board ³</td>
<td>$12,846 ³</td>
<td>$12,846 ³</td>
<td>$1,500</td>
</tr>
<tr>
<td>Books</td>
<td>$1,080</td>
<td>$1,080</td>
<td>$1,080</td>
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<tr>
<td>Transportation</td>
<td>$1,600</td>
<td>$1,600</td>
<td>$1,800</td>
</tr>
<tr>
<td>Personal</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,250</td>
</tr>
</tbody>
</table>

¹ Figures shown are for full-time enrollment for an academic year and are subject to revision. Students receive a bill each term for tuition/fees and room and board charges (if the student lives on campus). All other costs shown above (including books) are estimates of out of pocket costs.

² Students may incur additional academic fees, depending on courses taken. Please refer to the “Expenses” section of this catalog.

³ The estimated “On or Off Campus” Room/Board costs are based on a standard on-campus multiple occupancy room and a 14 meal + points dining plan.